



**The State of New Hampshire  
Insurance Department**

21 South Fruit Street Suite 14  
Concord NH 03301-7317  
(603) 271-2261 Fax (603) 271-0248  
TDD Access: Relay NH 1-800-735-2964

**Roger A. Sevigny**  
Commissioner

**Alexander K. Feldvebel**  
Deputy Commissioner

**BULLETIN**

**Docket No.: INS NO. 04-049-AB**

**Date:** December 2, 2004

**To:** All Workers' Compensation Insurers

**From:** Roger A. Sevigny – Insurance Commissioner

A handwritten signature in black ink, appearing to read "RAS", located to the right of the "From:" field.

**Re:** NCCI's Workers' Compensation  
Advisory Loss Costs and Rating Values  
Effective January 1, 2005

The State of New Hampshire Insurance Department has approved, with some revisions, the National Council of Compensation Insurance's Advisory Loss Cost and Rating Values filing dated September 1, 2004 to be effective January 1, 2005.

The approved voluntary loss cost change will be an increase on average of + 2.5%.

In line with our July 1, 1995 directive, all companies writing Workers' Compensation coverage in the State of New Hampshire are required to adopt and use NCCI's WC Advisory Loss Cost and Rating Values.

The residual market loss cost multiplier for 2005 will change from 1.525 to 1.621.

Any multiplier changes received during January 2005 will be retroactively applied back to January 1, 2005.

**NOTICE**

Please be advised that premium charged in the voluntary market cannot exceed the premium that would be charged in the residual market – RSA 412:30. Also be advised that legislation, effective July 15, 2002, allows consent to rate for accounts over \$25,000. Please refer to our Bulletin INS NO. 02-025-AB dated October 16, 2002 for a clarification of RSA 412:30 II on our web site [www.nh.gov/insurance](http://www.nh.gov/insurance) for the wording of the revised statute.

Please disregard this Bulletin if you do not write any Workers' Compensation coverage in NH.